

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Spears, Vanessa	§	Case No. 08 B 34042
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/12/2008.

2) The plan was confirmed on 02/24/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 06/23/2009.

6) Number of months from filing or conversion to last payment: 7.

7) Number of months case was pending: 8.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$17,500.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,320.00
Less amount refunded to debtor	\$720.00

**NET RECEIPTS:** \$3,600.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,091.50
Court Costs	\$0
Trustee Expenses & Compensation	\$249.12
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,340.62

Attorney fees paid and disclosed by debtor \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$3,500.00	\$5,607.21	\$5,607.21	\$0	\$0
Internal Revenue Service	Priority	\$25,000.00	\$31,097.32	\$31,097.32	\$0	\$0
Aurora Loan Service	Secured	NA	\$7,096.55	\$7,096.55	\$0	\$0
Aurora Loan Service	Secured	\$196,102.00	\$189,152.76	\$189,152.76	\$0	\$0
GMAC Auto Financing	Secured	NA	\$16,156.36	\$16,156.36	\$0	\$0
Wilshire Credit Corp	Secured	\$52,107.00	\$50,865.74	\$50,865.74	\$0	\$0
Wilshire Credit Corp	Secured	\$1,308.00	\$2,018.56	\$1,308.00	\$259.38	\$0
AAA Checkmate LLC	Unsecured	\$1,500.00	\$1,441.66	\$1,441.66	\$0	\$0
American Express	Unsecured	\$1,847.00	\$1,847.07	\$1,847.07	\$0	\$0
AmeriCash Loans LLC	Unsecured	\$3,500.00	\$4,190.41	\$4,190.41	\$0	\$0
Brother Loan & Finance	Unsecured	\$1,500.00	\$1,489.82	\$1,489.82	\$0	\$0
Corporate America Family CU	Unsecured	\$1,470.00	\$1,500.00	\$1,500.00	\$0	\$0
ECast Settlement Corp	Unsecured	\$1,053.00	\$1,053.89	\$1,053.89	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,035.00	\$1,947.55	\$1,947.55	\$0	\$0
ECast Settlement Corp	Unsecured	\$0	\$1,723.06	\$1,723.06	\$0	\$0
GE Money Bank	Unsecured	\$539.00	\$539.29	\$539.29	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$869.36	\$869.36	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Lending Corporation	Unsecured	\$3,500.00	\$3,526.78	\$3,526.78	\$0	\$0
Illinois Student Assistance Commis	Unsecured	\$9,906.00	\$9,739.37	\$9,739.37	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$3,343.28	\$3,343.28	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$1,741.04	\$1,741.04	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,023.00	\$3,023.30	\$3,023.30	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,267.00	\$1,261.40	\$1,261.40	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$1,701.68	\$1,701.68	\$0	\$0
RoundUp Funding LLC	Unsecured	\$1,330.00	\$1,280.32	\$1,280.32	\$0	\$0
RoundUp Funding LLC	Unsecured	\$2,903.00	\$2,903.09	\$2,903.09	\$0	\$0
Sir Finance Corporation	Unsecured	\$1,100.00	\$1,206.00	\$1,206.00	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$788.00	\$788.67	\$788.67	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$240,018.50	\$0	\$0
Mortgage Arrearage	\$8,404.55	\$259.38	\$0
Debt Secured by Vehicle	\$16,156.36	\$0	\$0
All Other Secured	\$9,739.37	\$0	\$0
<b>TOTAL SECURED:</b>	\$274,318.78	\$259.38	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$36,704.53	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$36,704.53	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$37,377.67	\$0	\$0

**Disbursements:**

Expenses of Administration \$3,340.62

Disbursements to Creditors \$259.38

**TOTAL DISBURSEMENTS:** \$3,600.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 26, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.